Case 09-20451 Doc 1 Filed 06/04/09 Entered 06/04/09 17:42:58 Desc Main

Page 1 of 30 Document - B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Chavez, Jose Luis Name of Joint Debtor (Spouse) (Last, First, Middle): Chavez, Patricia All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer LD, (ITIN) No./Complete EIN (if more than one, state all): 4587 (if more than one, state all): 3060 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 3937 W. 62nd St. 3937 W. 62nd St. Chicago, Illinois Chicago, Illinois ZIP CODE 60629 ZIP CODE 60629 County of Residence or of the Principal Place of Business: Cook County, Illinois County of Residence or of the Principal Place of Business: Cook County, Illinois Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for V Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form, Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank ō Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ☑ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. V Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П V 1-49 50-99 100-199 200-999 1,000-5,001-10.001-25.001-50.001-Over 5,000 10,000 25,000 50,000 000,001 100,000 Estimated Assets V П \$50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 100,000,0012 \$500,000,001 More than \$50,000 \$100,000 \$500,000 10.51 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities V п SO to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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Case 09-20451 Doc 1 Filed 06/04/09 Entered 06/04/09 17:42:58 Desc Main B I (Official Form 1) (1/08) Document Page 2 of 30 Page 2 Voluntary Petition Name of Debtor(s): Jose Luis Chavez and Patricia Chavez (This page must be completed and filed in every case.) All Prior Bankruptey Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affillate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Northern District of Illinois Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b), /David Richardson/ 5/13/2009 Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. V Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) V Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. \Box Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the dehtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

filing of the petition.

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Jose Luis Chavez and Patricia Chavez
Signa	dures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. X Signature of Debtor Telephone Number (if not represented by attorney) Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative) Date Da
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) David Richardson Firm Name Nery & Richardson LLC Address 4258 W. 63rd St., Chicago, IL 60629 Telephone Number 7735827000 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The dabter requests the relief in eccordance with the chapter of title 11. United States.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptey petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankraptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Jose Luis Chavez	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Spechial Manual

Date: _5/21/69

Certificate Number: 01267-ILN-CC-006773206

CERTIFICATE OF COUNSELING

I CERTIFY that on April 17, 2009	, a	t <u>3:21</u>	o'clock PM CDT ,
Jose L Chavez		receive	ed from
Money Management International, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credi	t counseling in the
Northern District of Illinois	, a	n individual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a c	lebt repaymer	nt plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	te.	
This counseling session was conducted by	internet a	and telephone	
Date: April 17, 2009	Ву	/s/Carlos Ag	uilar
	Name	Carlos Aguil	ar
	Title	Counselor I	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B ID (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Patricia Chavez	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form	1, Exh. D) (12/0	8) - Cont.
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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

🗖 4. I am not re	equired to	receive a credit counseling briefing because of:	[Check the
applicable statement.]	[Must be	accompanied by a motion for determination by	the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Patricia Chary

Date: 5-21-09

[☐] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

[☐] Active military duty in a military combat zone.

Certificate Number: 01267-ILN-CC-006773207

CERTIFICATE OF COUNSELING

I CERTIFY that on April 17, 2009	, at	3:21	o'clock PM CDT,			
Patricia Chavez		received	from			
Money Management International, Inc.						
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the			
Northern District of Illinois	, aı	n individual[o	r group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h)	and 111	ž.				
A debt repayment plan was not prepared	If a d	lebt repayment	plan was prepared, a copy of			
the debt repayment plan is attached to this certificate.						
This counseling session was conducted by	internet a	nd telephone				
Date: April 17, 2009	Ву	/s/Carlos Agu	ilar			
· ·	Name	Carlos Aguila	r			
	Title	Counselor I				

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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B6 Summary (Official Form 6 - Summary) (12/07)

United States	Bankruptcy	Court
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			District Of	
In re	Dilie	 ,	Case No	
	Debtor		Chapter	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
TO	ΓAL		\$	\$	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

			_ District Of	
In re		•	Case No.	
	Debtor			
			Chapter	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 \Box Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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In re	Jose Luis Chavez and Patricia Chavez,	Case No	
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
8627 S. Moody Ave. Burbank, IL 60459	Joint Ownership	J	\$390,000.00	567,000.00
2633 W. Montgomery Chicago, IL 60632	Sole Ownership	W	\$250,000.00	\$313,500.00
4123 S. Rockwell Chicago, IL 60632	Sole Ownership	Н	\$200,000.00	\$333,000.00
3937 W. 62nd St. Chicago, IL 60629	Sole Ownershp	W	\$160,000.00	\$283,000.00
	To	tal➤	1,000,000.00	

(Report also on Summary of Schedules.)

·			Document	Page 13 of 30		
In re_	Jose Luis Chavez and	Patricia Ch	navez,	Case N	No	

In re	Jose Luis Chavez and Patricia Chavez	Case No.		
	Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	N		HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH-
TYPE OF PROPERTY	O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, V OR COMMUR	OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Chase Bank Citibank		\$8,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Peoples Gas		\$400.00
4. Household goods and furnishings, including audio, video, and computer equipment.		3937 W. 62nd St. Chicago, IL 60629		\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		3937 W. 62nd St., Chicago, IL 60629		\$800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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In re Jose Luis Chavez and Patricia Chavez	,	Case No.	
Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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In re	Jose Luis Chavez and Patricia Chavez		Case No.
	Debtor	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Real Estate Sales Agent License	Н	\$0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Honda Accord 2007 Honda Civic		\$25,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Ocontinuation sheets attached Tota	i >	\$36,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	Jose Luis Chavez and Pa	atricia Chav	ez ,	Case No.		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: \Box (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

Debtor

 $\hfill\Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

(If known)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
3937 W. 62nd St. Chicago, IL 60629	735 ILCS 5/12-901	\$30,00.00	\$160,000.00
Checking and Savings Accounts	735 ILCS 5/12-1001(b)	\$8,000.00	\$8,000.00
2007 Honda Accord	735 ILCS 5/12-1001(c)	\$2,400.00	\$15,000.00
2007 Honda Civic	735 ILCS 5/12-1001(c)	\$2,400.00	\$10,000.00

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B6D (Official Form 6D) (12/07)

In re _	Jose Luis Chavez and Patricia Chavez	,	Case No.		
	Debtor			(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS UNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS PORTION, IF INCURRED, DISPUTED WITHOUT INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER OF COLLATERAL AND (See Instructions Above.) DESCRIPTION AND VALUE OF **PROPERTY** SUBJECT TO LIEN ACCOUNT NO.XXXX9059 August 2007 2007 Honda Accord American Honda Finance Corporation Η \$10,729.00 P.O. Box 5308 Elgin, IL 60121-5308 VALUE \$15,000.00 ACCOUNT NO.XXXX2107 July 2007 2007 Honda Civic American Honda Finance Corporation W \$15,000.00 \$5,000.00 P.O. Box 5308 Elgin, IL 60121-5308 VALUE \$10,000.00 ACCOUNT NO.XXXXXXXXXX9699 8627 S. Moody Ave. Burbank, IL 60459 Bank of America N.A. J \$157,000.00 \$157,000.00 Second Mortgage P.O. Box 21848 Greensboro, NC 27420-1848 VALUE \$390,000.00 Subtotal ▶ continuation sheets \$ 182,729.00 \$ 162,000.00 (Total of this page) attached (Use only on last page) (Report also on Summary of (If applicable, report Schedules.) also on Statistical

> Summary of Certain Liabilities and Related

Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re_

Jose Luis Chavez and Patricia Chavez

Debtor

Case No.		
	(if known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.XXXXXX4661 Chase Home Finance LLC P.O. Box 24696 Columbus, OH 43224-0696		W	November 11, 2005 2633 W. Montgomery Chicago, IL 60632 First Mortgage				\$270,000.00	
ACCOUNT NO. Pierce & Associates Suite 1300 1 North Dearborn Chicago, IL 60602			VALUE \$250,000.00 2633 W. Montgomery Chicago, IL 60632				Notice Only	
ACCOUNT NO. XXXXXX3191 Citibank P.O. Box 769004 San Antonio, TX 78245-9004		W	VALUE \$ November 29, 2005 2633 W. Montgomery Chicago, IL 60632 Second Mortgage/Home				\$93,556.42	\$93,556.42
ACCOUNT NO. XXXXXXX930-3 Citimortgage, Inc.			Equity Line of Credit VALUE \$250,000.00 November 16, 2006 3937 W. 62nd St.					
P.O. Box 9438 Gaithersburg, MD 20898-9438	W Chicago, IL 60629 Second Mortgage VALUE \$160,000.00		\$53,000.00	\$53,000.00				
ACCOUNT NO. XXXXXX2899 JP Morgan Chase Bank, N.A. PO Box 78420 Phoenix, AZ 85062-8420		Н	December 30, 2005 8627 S. Moody Ave. Burbank, IL 60459 First Mortgage				\$403,421.74	
Sheet no 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims			VALUE \$390,000.00 Subtotal (s) ► (Total(s) of this page)				\$ 549,978.16	\$146,556.42
			Total(s) \blacktriangleright (Use only on last page)				\$ (Report also on	\$ (If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-20451 Doc 1 Filed 06/04/09 Entered 06/04/09 17:42:58 Desc Main Page 19 of 30 Document

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In re	Jose Luis Chavez and Patricia Chavez	,	Case No.	
	Debtor			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Pierce & Associates Suite 1300 One North Dearborn Chicago, IL 60602			8627 S. Moody Ave. Burbank, IL 60459				Notice Only	
ACCOUNT NO.XXXXXX2511 National City Mortgage P.O. Box 1820 Dayton, OH 45401-1820		Н	August 1, 2005 4123 S. Rockwell Chicago, IL 60632 First Mortgage				\$283,000.00	
ACCOUNT NO.XXXXXXXXXXXXXX5087 National City P.O. Box 856176 Louisville, KY 40285-6176		Н	VALUE \$200,000.00 November 18, 2005 4123 S. Rockwell Chicago, IL 60632 Second Mortgage VALUE \$200,000.00				\$50,000.00	\$50,000.00
ACCOUNT NO.XXXXXX3043 National City Mortgage 3232 Newmark Drive Miamisburg, OH 45342		W	November 16, 2006 3937 W. 62nd St. Chicago, IL 60629 First Mortgage				\$230,000.00	
ACCOUNT NO. Pierce & Associates Suite 1300 One North Dearborn Chicago, IL 60602			3937 W. 62nd St. Chicago, IL 60629				Notice Only	
Sheet no 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s)► (Total(s) of this page)				\$ 563,000.00	\$50,000.00
			Total(s) ► (Use only on last page)				\$ 1,295,707.10 (Report also on	\$ 358,556.42 (If applicable,

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re _	Jose Luis Chavez and Patricia Chavez	•	Case No.	
	Debtor		(if kno	own)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts \underline{not} entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
_

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Wages, salaries, and commissions

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re Jose Luis Chavez and Patricia Chavez , Case No Debtor (if known)
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.6 § 507 (a)(9).
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

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In re	Jose Luis Chavez and Patricia C	havez,	Case No.	
	Debtor		(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
	•								
Account No.									
	•								
Account No.									
Account No.									
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims		hedule of	(T	S otals of	Subtotal f this pa	ls ≻ age)	\$	\$	
		(Use only on last page of t Schedule E. Report also of Schedules.)				\$			
		Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$	\$		

mie_	Debtor	iioia Ciia (CZ	······································	Case 110.	(if known)	
In re	Jose Luis Chavez and Pat	ricia Chavez		Case No.		
,	, , ,		Document	Page 23 of 30		
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if dector has no		ref.	cedired claims to report on this selection				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXX3390			Various		2		
	ł		Credit Card Purchases				
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		Н					\$25,998.25
ACCOUNT NO. XXXXXXXXX9595			Various				
Bank of America P.O. Box 15027 Wilmington, DE 19850-5027		Н	Credit Card Purchases				\$15,055.12
ACCOUNT NO. XXXXXXXXXXXXX5578			Various Credit Card Purchases				
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		Н	Credit Card Purchases				\$2,600.00
ACCOUNT NO.XXXXXXXXXXXX5900			Various				
Chase Bank USA, NA P.O. Box 15298 Wilmington, DE 19850-5298		Н	Credit Card Purchases				\$14,701.06
					Sub	total➤	\$ 58,354.43
					\$		

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In re	Jose Luis Chavez and Patricia Chavez	,	Case No.	
	Debtor	 ,	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX8672 United Collection Bureau, Inc. 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614		Н	Various Credit Card Purchases				Notice Only
ACCOUNT NO. XXXXXXXXXXXX9318 Chase Bank USA, NA P.O. Box 15298 Wilmington, DE 19850-5298		Н	Various Credit Card Purchases				\$16,000.00
ACCOUNT NO. XXXXXXXXXXXXX7753 Chase Bank USA, NA P.O. Box 15298 Wilmington, DE 19850-5298		W	Various Credit Card Purchases				\$1,400.00
ACCOUNT NO.XXXXXXX-XX2700 City of Chicago Department of Water Management P.O. Box 6330 Chicago, IL 60680		W	Water Service 2633 W. Montgomery Chicago, IL 60632				\$701.80
ACCOUNT NO.XXXXXXX-XX6050 City of Chicago Department of Water Management P.O. Box 6330 Chicago, IL 60680		Н	Water Service 4123 S. Rockwell St. Chicago, IL 60632				\$688.16
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤					total➤	\$ 18,789.96	
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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In re	Jose Luis Chavez and Patricia Chavez	,	Case No.	
	Debtor	 ,	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXX6029			Electrical Service 3937 W. 62nd St.				
ComEd Attn Revenue Management Department 2100 Swift Drive Oak Brook, IL 60523		Н	Chicago, IL 60629				\$123.88
ACCOUNT NO. XXXXXX4482			Student Loans				
National Education Servicing 200 W. Monroe, Suite 700 Chicago, IL 60606-5075		Н					\$2,800.00
ACCOUNT NO.XX-XX-XX-X4323			Gas Service				
Nicor Gas P.O. Box 310 Aurora, IL 60507-0310		Н	8627 S. Moody Ave. Burbank, IL				\$522.53
ACCOUNT NO.XXXXXXXXXXXXXX0922			Appliances				
SearsCharge Plus P.O. Box 6283 Sioux Falls, SD 57117-6283		Н	Credit Card Purchase				\$505.23
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attacto Schedule of Creditors Holding Unsecure Nonpriority Claims	ched d	I	1		Sub	total➤	\$3,951.64
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) \$81,096.03							

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In re	Jose Luis Chavez and Patricia Chavez	,	Case No.	
_	Debtor			(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.						
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					
American Honda Finance Corporation P.O. Box 60001 City of Industry, CA 91716-0001	2007 Honda Accord (Installment Purchase Contract)					
American Honda Finance Corporation P.O. Box 60001 City of Industry, CA 91716-0001	2007 Honda Civic (Installment Purchase Contract)					

_	Debtor			_	(if known)	
In re	Jose Luis Chavez and Pat	tricia Chave	<u>z</u> ,	Case No		
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOI

Desc Main

•	Debtor	
In re	Jose Luis Chavez and Patricia Chavez	Dood

Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AND	SPOUSE
Status: M	RELATIONSHIP(S): Daughter, Son		AGE(S): 8 and 4
Employment:	DEBTOR		SPOUSE
Occupation	Real Estate Agent		
Name of Employer	ReMax City Realtors		Magnet Street
How long employe			
Address of Employ		285 W. Loop Rd., Wheat	con, IL 60187
	of average or projected monthly income at time	DEBTOR	SPOUSE
case t	filed)	\$4,000.00	\$1,467.00
(Prorate if not pa		\$ <u>0.00</u>	\$ <u>0.00</u>
. Estimate monthly	overtime		
. SUBTOTAL		\$4,000.00	\$1,467.00
a. Payroll taxes as b. Insurance c. Union dues d. Other (Specify		\$ 612.00 \$ \$	\$ 112.23 \$ \$
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ <u>612.00</u>	\$112.23
6. TOTAL NET MONTHLY TAKE HOME PAY		\$ <u>3388.00</u>	<u>\$1354.77</u>
(Attach detailed L. Income from real L. Interest and divide O. Alimony, mainte the debtor's us	property ends nance or support payments payable to the debtor for se or that of dependents listed above	\$\frac{0.00}{1100.00}\$ \$\frac{0.00}{0.00}\$	\$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$ \$\frac{0.00}{0.00}\$
1. Social security of (Specify):	r government assistance	\$0.00	§ 0.00
2. Pension or retires		\$ 0.00	\$ 0.00
 Other monthly in (Specify): 	come	\$ 0.00	\$ 0.00
	LINES 7 THROUGH 13	\$1100.00	\$0.00
5. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>4488.00</u>	<u>\$ 1354.77</u>
6. COMBINED AV	ZERAGE MONTHLY INCOME: (Combine column	\$ <u>5,84</u> 2	
otals from line 15)			ry of Schedules and, if applicable, of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Jose Luis Chavez and Patricia Chave	ez,	-	Case No.		
_	Debtor				(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

			s family at time case filed. Prorate any payments made bi- his form may differ from the deductions from income
	filed and debtor's	spouse maintains a separate household. Complete a	separate schedule of expenditures labeled "Spouse."
Rent or home mortgage payment (include	lot rented for mob	ile home)	\$1900.00
a. Are real estate taxes included?		_ No	+ 22000
b. Is property insurance included?		No	
2. Utilities: a. Electricity and heating fuel			\$110.00
b. Water and sewer			\$ 50.00
c. Telephone			\$50.00
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$ 60.00
4. Food			\$ 250.00
5. Clothing			\$ 100.00
6. Laundry and dry cleaning			\$ 25.00
7. Medical and dental expenses			\$ 0.00
8. Transportation (not including car paymen	its)		\$ 0.00
9. Recreation, clubs and entertainment, new	· ·	s, etc.	\$ 75.00
10.Charitable contributions			\$ 40.00
11.Insurance (not deducted from wages or in	ncluded in home m	ortgage payments)	
a. Homeowner's or renter's			\$
b. Life			\$
c. Health			\$
d. Auto			\$ 225.00
e. Other			\$
12. Taxes (not deducted from wages or inclu(Specify)	uded in home mort	gage payments)	\$
13. Installment payments: (In chapter 11, 12	2, and 13 cases, do	not list payments to be included in the plan)	
a. Auto			\$683.00
b. Other	Student Loan Pa	nyments	\$53.00
	ivate School	Tuition	\$ 195.00
14. Alimony, maintenance, and support paid			\$
15. Payments for support of additional depe	ndents not living a	your home	\$
16. Regular expenses from operation of bus	iness, profession, o	r farm (attach detailed statement)	\$
17. Other Property Ta	xes and Expenses	for Rental Property	\$ <u>600.00</u>
18. AVERAGE MONTHLY EXPENSES (7 if applicable, on the Statistical Summary			\$ <u>4416.00</u>
19. Describe any increase or decrease in exp	oenditures reasonal	ly anticipated to occur within the year following the	filing of this document:
20. STATEMENT OF MONTHLY NET IN	ICOME		
a. Average monthly income from Line	15 of Schedule I		\$ <u>5842.77</u>
b. Average monthly expenses from Line	e 18 above		\$4416.00

c. Monthly net income (a. minus b.)

\$1,426.77

Document

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Jose Luis Chavez	
	Debtor	

Case No.	
7/	(if because)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

DECLARATION 1, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have edules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my Signature:
DECLARATION 1, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have edules, consisting of sheets (<i>Total shown on summary page plus I</i>), and that they are true and correct to the best of my
DECLARATION 1, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of
DECLARATION 1, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of
DECLARATION 1, the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of
DECLARATION	
10 U.S.C. g 130.	
	o comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 1.
If more than one person prepared this d	document, attach additional signed sheets conforming to the appropriate Official Form for each person,
	all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Signature of Bankniptcy Petition Prepa	Narer Date
100 m 55 ET.	
Address	
If the bankruptcy petition preparer is no who signs this document,	not on individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or parm
Printed or Typed Name and Title, if any of Bankruptey Petition Preparer	y. Social Security No. (Required by 11 U.S.C. § 110.)
promulgated pursuant to 11 U.S.C. § 11	at; (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provint and the notices and information required under 11 U.S.C. §§ 110(b), 110(b) and 342(b); and, (3) if rules or guidelines have been 10(b) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum a for filing for a debtor or accepting any fee from the debtor, as required by that section.
	ON AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
200000	[If joint case, both spouses must sign.]
Date 5/21/09	Signature: X Palacca Chaves (Joint Debtor, if any)
CONTROL TO CONTROL OF	Signature: Nou how Bebtor
Date	
Daic5/21/00	0.000